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United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Case No. 21-10166-pmm
John J. Dackweiler, Jr.
Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: May 21, 2021 Form ID: 318 Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2021:

Recip ID db	+	Recipient Name and Address John J. Dackweiler, Jr., 509 Caramist Circle, Sinking Spring, PA 19608-8111
smg	+	Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg		City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+	Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+	Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14578118	+	Angela Filiziani, 509 Caramist Circle, Sinking Spring, PA 19608-8111
14578127	+	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address + EDI: QRHHOLBER.COM	Date/Time	Recipient Name and Address
u	·	May 22 2021 03:18:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	EDI: PENNDEPTREV	May 22 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 22 2021 01:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 22 2021 01:40:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14578119	+ EDI: CAPITALONE.COM	May 22 2021 03:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14578120	+ EDI: CITICORP.COM	May 22 2021 03:18:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
14578121	EDI: CITICORP.COM	May 22 2021 03:18:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14578122	+ EDI: WFNNB.COM	May 22 2021 03:18:00	Comenity Capital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14578123	+ EDI: DISCOVER.COM	May 22 2021 03:18:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14578124	Email/Text: bk@freedomfinancialnetwork.com	May 22 2021 01:40:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
14578125	+ Email/Text: unger@members1st.org	May 22 2021 01:41:00	Members 1st FCU, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
14578126	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 22 2021 01:49:04	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14578128	+ Email/Text: bankruptcynotices@psecu.com		

May 22 2021 01:41:00 P S E C U, Attention: Bankruptcy, Po Box 67013,

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Harrisburg, PA 17106-7013

14578129 + EDI: RMSC.COM

May 22 2021 03:18:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box

965060, Orlando, FL 32896-5060

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

aty *+ ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2021 at the address(es) listed below:

Name Email Address

JOHN A. DIGIAMBERARDINO

on behalf of Debtor John J. Dackweiler $\ Jr.\ jad@cdllawoffice.com, dmk@cdllawoffice.com$

REBECCA ANN SOLARZ

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmllawgroup.com

ROBERT H. HOLBER

trustee@holber.com rholber@ecf.axosfs.com

ROBERT H. HOLBER

on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:					
Debtor 1	John J. Dackweiler Jr.	Social Security number or ITIN xxx-xx-2206			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN			
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 21-10166-pmm					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John J. Dackweiler Jr.

5/21/21

By the court: Patricia M. Mayer

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.